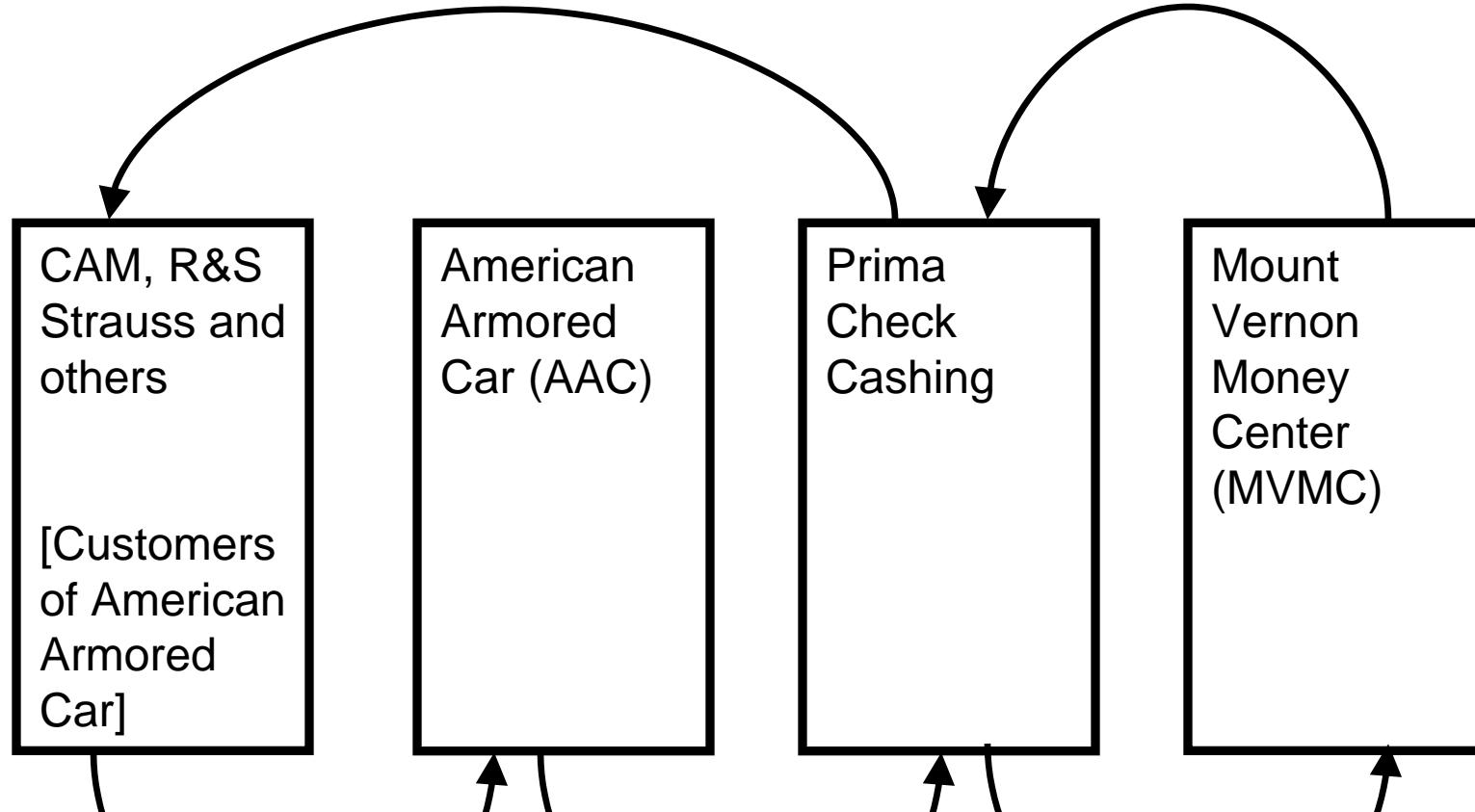


Step 5: Prima keeps money of AAC's customers in Prima's account at Chase for multiple days before repaying AAC's customers. Balance in Prima's account at Chase remains inflated during this period.

Step 4: Upon receipt of cash, MVMC immediately wires money into Prima's account at Chase for same-day credit. By morning of Day 2, Prima's bank balance is inflated.



Step 1: AAC picks up customers' cash on Day 1

Step 2: AAC sells customers' cash to Prima (no fee)

Step 3: Prima sells customers' cash to MVMC (no fee)